THE JOURNAL OF
Commercial Lending

Subject/Author Index
September 1992 - August 1993

This is a cumulative subject/author index of the articles published in *The Journal of Commercial Lending* in the past 12 months.

Reprints or copies of the articles listed in this or any of the previous indexes are available from the RMA Office. The charge for 1–50 copies of the same article is $6.00 each plus postage. To order 51 or more copies of the same article, please contact RMA's Customer Service Department at (215) 851-0585.

Reprints or copies of articles may be ordered by writing Reprints, P.O. Box 8500, S-1140, Philadelphia, PA 19178. Reprints of this annual index may also be ordered for $6.00.

Inquiries should be directed to RMA, One Liberty Place, Suite 2300, Philadelphia, PA 19103-7398, (215) 851-9100.

SUBJECT INDEX

ACCOUNTING

Using a Disclosure Checklist to Increase the Value of Interim Statements
Richard A. Hamm ..... Sept. 1992
Effects of New Accounting Rules on Financial Statements
Nancy L. Wilburn and Janice L. Carpenter ..... Nov. 1992

AGRIBUSINESS, LENDING TO

Risks in Agribusiness Lending
Richard Fenwick ..... May 1993

BACK TO PROFITABILITY

The Road Less Traveled—Restoring Commercial Lending to Profitability
Lloyd P. Johnson ..... Nov. 1992
Banking 2000
Charles B. Wendel ..... Jan. 1993
Nontraditional Profit-Making Lending Techniques
James C. Chadwick and David Weitman ..... Feb. 1993
Productivity and Profits during Periods of Slow Growth
Charles B. Wendel ..... June 1993

BANK CONSOLIDATION

Bankers Debate...Bank Consolidation: Pariah or Panacea?
Daniel E. Boyle and Frank L. Gentry ..... Oct. 1992

BANK DIRECTORS

Issues in Lending...Director Responsibility for Bank Credit Activities
David F. Scranton ..... Nov. 1992

BANKERS DEBATE

Bank Consolidation: Pariah or Panacea?
Daniel E. Boyle and Frank L. Gentry ..... Oct. 1992

BANKING IN THE 1990s AND BEYOND

Bank Is Not a Four-Letter Word
Ben S. Barnes ..... Sept. 1992
Reinventing the Banker
Edward F. Furash ..... Oct. 1992

Leadership in the 1990s
William J. Rossman ..... Nov. 1992
The Road Less Traveled—Restoring Commercial Lending to Profitability
Lloyd P. Johnson ..... Nov. 1992
Banking 2000
Charles B. Wendel ..... Jan. 1993
Commercial Lending 2000
Charles B. Wendel ..... Mar. 1993
Danger: Riskier Loans Ahead
Frank C. Jen ..... April 1993

BEER WHOLESALERS, LENDING TO

Lending to Beer Wholesalers
Susan K. Garner ..... Mar. 1993

BIOTECH FIRMS, LENDING TO

Lending to Biotech Firms
Robert Bruce Cochran and Thomas Vertin ..... May 1993

BORROWER'S VIEWPOINT

The Banker-Borrower Relationship: Ingredients for Success
Bradley Currey, Jr. ..... May 1993

CAPITAL ALLOCATION

Capital Allocation and Pricing Credit Risk
Greg Foss ..... Oct. 1992

CASH FLOW ANALYSIS

Predicting Personal Cash Flow from Tax Returns
William Ruland ..... Dec. 1992
An Analysis of the Components of the Cash Flow Statement: The Case of the Campeau Corporation
Andreas Charitou ..... Jan. 1993
Improving Capital Expenditure Cash Flow Calculations
John W. Reik ..... Mar. 1993

CASH MANAGEMENT SERVICES

Commercial Lenders Guide to Cash Management
William C. Scholl ..... Dec. 1992

CHIROPRACTORS, LENDING TO

Lending to Chiropractors
Kenneth C. Cook and Otto Gonzalez ..... Aug. 1993

COMMITMENT LETTERS

Commitment Letters: Uses and Pitfalls
C. Edward Dobbs and Bobbi Acord Gomez ..... July 1993

COMMUNITY BANK FOCUS

A CEO's View of Loan Management
A. Roger Bosma ..... Sept. 1992
Commercial Credit Training in a Community Bank
Jennifer Farrissey ..... Mar. 1993

CONTINGENT LIABILITIES

The Lender's Plague: Contingent Liability Risk
Jerome S. Oldham ..... April 1993
Examining Contingent Liabilities
W. Kendall Chalk ..... July 1993

CREDIT ADMINISTRATION

Credit Risk Management: Lessons for Success
David H. Wesley ..... Aug. 1993

CREDIT ANALYSIS

The Ten Commandments of Commercial Credit: The Cs of Good and Bad Loans
Sam Golden and Harry M. Walker ..... Jan. 1993
Why Bad Loans Happen to Good Banks
John McGovern ..... Feb. 1993

CREDIT CONCENTRATION

The Meaning, Measurement, and Control of Credit Concentration
Gerald C. Fischer ..... May 1993
Lending Survey...Findings on Credit Concentration and Diversification Policies ..... Dec. 1992

CREDIT CULTURE

Risk Management and the Credit Culture—A Necessary Interaction
P. Henry Mueller ..... May 1993

Redefining or Revamping Credit Culture
Keith E. Lawder and T. Lincoln Morison, Jr. ..... July 1993

CREDIT DEPARTMENT, ROLE OF THE

The New Role of the Credit Department
Blair V. Drake ..... July 1993

DEALING WITH BORROWERS

Why Borrowers Become Profit Rich and Cash Poor
George W. Kester ..... Oct. 1992
Improving Turnaround Results by Recognizing Psychological Factors
Michael M. Rusch ..... Jan. 1993

FINANCE COMPANIES, LENDING TO

Analysis of Finance Company Ratios in 1991
Mark C. Kramer and Raymond M. Neihengen, Jr. ..... Sept. 1992

FINANCIAL STATEMENT ANALYSIS

Using a Disclosure Checklist to Increase the Value of Interim Statements
Richard A. Hamm ..... Sept. 1992

FOCUSING ON FUNDAMENTALS

Using a Disclosure Checklist to Increase the Value of Interim Statements
Richard A. Hamm ..... Sept. 1992
Why Borrowers Become Profit Rich and Cash Poor
George W. Kester ..... Oct. 1992
Predicting Personal Cash Flow from Tax Returns
William Ruland ..... Dec. 1992
Commercial Lenders Guide to Cash Management
William C. Scholl ..... Dec. 1992
The Ten Commandments of Commercial Credit: The Cs of Good and Bad Loans
Sam Goldman and Harry M. Walker ..... Jan. 1993
Why Bad Loans Happen to Good Banks
John McGovern ..... Feb. 1993
Improving Turnaround Results by Recognizing Psychological Factors
Michael M. Rusch ..... Jan. 1993
Total Quality Management in Commercial Lending
Robert G. Spagnola and Cynthia M. Spagnola ..... Feb. 1993

The Lender's Plague: Contingent Liability Risk
Jerome S. Oldham ..... April 1993
Good Faith: How Much Communication Must You Have with a Guarantor?
Perry B. Newman ..... April 1993
Guidelines for Structuring Loans
Julie A. Whitaker ..... May 1993
Credit Quality and the Lender-Initiated Credit Risk-Rating System
Kevin P. Prykull ..... June 1993
Staying Focused with the Five Ps of Credit
Joseph W. May ..... July 1993
Commitment Letters: Uses and Pitfalls
C. Edward Dobbs and Bobbi Acord Gomez ..... July 1993
Real Estate Basics for Commercial Lenders
Thomas M. Wick ..... July 1993
Examining Contingent Liabilities
W. Kendall Chalk ..... July 1993
The New Role of the Credit Department
Blair V. Drake ..... July 1993
Redefining or Revamping Credit Culture
Keith E. Lawder and T. Lincoln Morison, Jr. ..... July 1993
Credit Risk Management: Lessons for Success
David H. Wesley ..... Aug. 1993

FOOD WHOLESALERS, LENDING TO

Lending to Food Wholesalers
Janelle Griswold ..... Oct. 1992

GUARANTORS

Good Faith: How Much Communication Must You Have with a Guarantor?
Perry B. Newman ..... April 1993

HAZARD INSURANCE

The Lender as the Additional Insured: Is Coverage Sufficient?
George B. Norris and Stuart Fletcher ..... Nov. 1992

HEALTH CARE ISSUES FOR LENDERS

Health Care: Impact of New Medicare Reimbursement Regs on Physicians and Lenders
Donna P. Grayson ..... Mar. 1993

INTEREST RATE SWAPS

Interest Rate Swaps: A Derivative Product for Portfolio Management
James J. Calla and Sidney S. Pomper ..... June 1993

INTERNATIONAL ISSUES

The North American Free Trade Agreement and the Banking Industry
Andrea Katter ..... Dec. 1992
Imported Inventory and U.S. Customs: Often Overlooked Lending Risks
William C. Cummins ..... Jan. 1993

ISSUES IN LENDING

Director Responsibility for Bank Credit Activities
David F. Scranton ..... Nov. 1992
How the Americans with Disabilities Act Will Affect Lending
Eugene P. Grace ..... Dec. 1992
Countering Fraudulent Conveyance and Voidable Preference Concerns in LBOs
Irving D. Labovitz ..... Mar. 1993
Fair Lending Laws: Preparing for Compliance and Examination
Brian W. Smith and Charles M. Horn ..... June 1993

LENDER LIABILITY

Mitigating Lender Liability Claims Through Improved Procedures and Disclosure Statements
Douglas V. Austin ..... Feb. 1993

LENDERS' LEGAL COSTS

The Quest for Lender Value: Controlling Legal Costs
Richard T. Nassberg and Irwin L. Gubman ..... Dec. 1992

LENDING TO PARTICULAR INDUSTRIES

Lending to Food Wholesalers
Janelle Griswold ..... Oct. 1992
Lending to the Mortgage Banking Industry
Michael P. McMahon ..... Dec. 1992
Lending to the Seafood Industry, Part 1
Patrick W. Cahill ..... Jan. 1993

Lending to the Seafood Industry, Part 2
Patrick W. Cahill ..... Feb. 1993
Lending to Beer Wholesalers
Susan K. Garner ..... Mar. 1993
Lending to Biotech Firms
Robert Bruce Cochran and Thomas Vertin ..... May 1993
Lending to the Solid Waste Disposal Industry
Joseph B. Wallace ..... June 1993
Lending to Chiropractors
Kenneth C. Cook and Otto Gonzalez ..... Aug. 1993

LEVERAGED BUYOUTS (LBOs)

Issues in Lending...Countering Fraudulent Conveyance and Voidable Preference Concerns in LBOs
Irving D. Labovitz ..... Mar. 1993

LOAN COMMITTEE

What If...Your Bank Does Not Use a Loan Committee?
Ken Pirok ..... Feb. 1993

LOAN LOSS RESERVES

Valuation, Loss Reserves, and Pricing of Commercial Loans
Edward I. Altman ..... Aug. 1993

LOAN MANAGEMENT

Community Bank Focus...A CEO's View of Loan Management
A. Roger Bosma ..... Sept. 1992

LOAN PRICING

Valuation, Loss Reserves, and Pricing of Commercial Loans
Edward I. Altman ..... Aug. 1993
Capital Allocation and Pricing Credit Risk
Greg Foss ..... Oct. 1992

MORTGAGE BANKING INDUSTRY, LENDING TO THE

Lending to the Mortgage Banking Industry
Michael P. McMahon ..... Dec. 1992

PERSONAL MANAGEMENT STRATEGY

Personal Management Strategy for Improving Banking Expertise: A True Story
Melanie Alexander ..... April 1993

PORTFOLIO MANAGEMENT

Concepts of Portfolio Management Part 1: Measuring and Controlling Risk
Peter Larr and Arthur Stampleman ..... June 1993
Interest Rate Swaps: A Derivative Product for Portfolio Management
James J. Calla and Sidney S. Pomper ..... June 1993
Concepts of Portfolio Management Part 2: Understanding and Using the Model
Peter Larr and Arthur Stampleman ..... Aug. 1993

REAL ESTATE FINANCING

Real Estate Basics for Commercial Lenders
Thomas M. Wick ..... July 1993

REGIONAL ROUNDUP

What do the Coming Months Hold for the Midwest?
David L. Littmann ..... Nov. 1992
Is the Sun Setting on the West Coast Economy?
Robert T. Parry ..... June 1993

RISK MANAGEMENT

Capital Allocation and Pricing Credit Risk
Greg Foss ..... Oct. 1992
Risk Hunt: A Bank Self-Risk Examination
John P. Newton ..... April 1993
Concepts of Portfolio Management Part 1: Measuring and Controlling Risk
Peter Larr and Arthur Stampleman ..... June 1993
Risk Management and the Credit Culture—A Necessary Interaction
P. Henry Mueller ..... May 1993
Concepts of Portfolio Management Part 2: Understanding and Using the Model
Peter Larr and Arthur Stampleman ..... Aug. 1993

RISK RATING

Credit Quality and the Lender-Initiated Credit Risk-Rating System
Kevin P. Prykull ..... June 1993

SEAFOOD INDUSTRY, LENDING TO THE

Lending to the Seafood Industry, Part 1
Patrick W. Cahill ..... Jan. 1993
Lending to the Seafood Industry, Part 2
Patrick W. Cahill ..... Feb. 1993

SMALL BUSINESS FINANCING

The Advantages of Making Loans with the SBA
Patricia Saiki ..... Nov. 1992
Training and Evaluating Small Business Lenders in Large Banks
D. Robley Wood and William B. Harrison ..... May 1993

SOLID WASTE DISPOSAL INDUSTRY, LENDING TO THE

Lending to the Solid Waste Disposal Industry
Joseph B. Wallace ..... June 1993

SPILLED MILK

A Frankly Monstrous Tale of a Loan Doomed to Fail
Dev Strischek ..... Oct. 1992
How a Burger Baron Burned His Banks
Anonymous ..... April 1993
The Crack-Up of a Wallboard Contractor
Anonymous ..... Aug. 1993

STRUCTURING LOANS

Guidelines for Structuring Loans
Julie A. Whitaker ..... May 1993

TECHNOLOGY UPDATE

Automating Early Warning Detection
Mark Laudeman and Amos Barzilay ..... April 1993
Improving Collections Efficiency through Automation
Paul Sharkady and Eric J. Christeson ..... Aug. 1993

TOTAL QUALITY MANAGEMENT

Total Quality Management in Commercial Lending
Robert G. Spagnola and Cynthia M. Spagnola ..... Feb. 1993

TRAINING

Community Bank Focus...Commercial Credit Training in a Community Bank
Jennifer Farrissey ..... Mar. 1993
Training and Evaluating Small Business Lenders in Large Banks
R. Robley Wood and William B. Harrison ..... May 1993

WORKOUTS

Decision Tree Analysis: Formalizing the Workout Decision
Andrew W. Neyens and Ruth Lane Neyens ..... Sept. 1992

AUTHOR INDEX

A

Alexander, Melanie, Personal Management Strategy for Improving Banking Expertise: A True Story, April 1993

Altman, Edward I., Valuation, Loss Reserves, and Pricing of Commercial Loans, Aug. 1993

Austin, Douglas V., Mitigating Lender Liability Claims Through Improved Procedures and Disclosure Statements, Feb. 1993

B

Barnes, Ben S., Bank Is Not a Four-Letter Word, Sept. 1992

Barzilay, Amos, and Laudeman, Mark, *Technology Update*...Automating Early Warning Detection, April 1993

Bosma, A. Roger, *Community Bank Focus*...A CEO's View of Loan Management, Sept. 1992

Boyle, Daniel E., and Gentry, Frank L., *Bankers Debate*...Bank Consolidation: Pariah or Panacea?, Oct. 1992

C

Cahill, Patrick W., Lending to the Seafood Industry, Part 1, Jan. 1993

Cahill, Patrick W., Lending to the Seafood Industry, Part 2, Feb. 1993

Calla, James J., and Pomper, Sidney S., Interest Rate Swaps: A Derivative Product for Portfolio Management, June 1993

Carpenter, Janice L., and Wilburn, Nancy L., Effects of New Accounting Rules on Financial Statements Nov. 1992

Chadwick, James C., and Weitman, David, Nontraditional Profit-Making Lending Techniques, Feb. 1993

Charitou, Andreas, An Analysis of the Components of the Cash Flow Statement: The Case of the Campeau Corporation, Jan. 1993

Chalk, Kendall W., Examining Contingent Liabilities, July 1993

Christeson, Eric J., and Sharkady, Paul, *Technology Update*...Reducing Delinquencies with Collection Software, Aug. 1993

Cochran, Robert Bruce, and Vertin, Thomas, Lending to Biotech Firms, May 1993

Cook, Kenneth C., and Gonazlez, Otto, Lending to Chiropractors, Aug. 1993

Cummins, William C., Imported Inventory and U.S. Customs: Often Overlooked Lending Risks, Jan. 1993

Currey, Bradley, Jr., *Borrower's Viewpoint*...The Banker—Borrower Relationship: Ingredients for Success, May 1993

D

Dobbs, C. Edward, and Gomez, Bobbi Acord, Commitment Letters: Uses and Pitfalls, July 1993

Drake, Blair V., The New Role of the Credit Department, July 1993

F

Farrissey, Jennifer, *Community Bank Focus*...Commercial Credit Training in a Community Bank, Mar. 1993

Fenwick, Richard, Risks in Agribusiness Lending, May 1993

Fischer, Gerald C., The Meaning, Measurement, and Control of Credit Concentration, May 1993

Fletcher, Stuart, and Norris, George B., The Lender as the Additional Insured: Is Coverage Sufficient?, Nov. 1992

Foss, Greg, Capital Allocation and Pricing Credit Risk, Oct. 1992

Furash, Edward F., Reinventing the Banker, Oct. 1992

G

Garner, Susan K., Lending to Beer Wholesalers, Mar. 1993

Gentry, Frank L., and Boyle, Daniel E., *Bankers Debate*...Bank Consolidation: Pariah or Panacea?, Oct. 1992

Golden, Sam, and Walker, Harry M., The Ten Commandments of Commercial Credit: The Cs of Good and Bad Loans, Jan. 1993

Gomez, Bobbi Acord, and Dobbs, C. Edward, Commitment Letters: Uses and Pitfalls, July 1993

Gonzalez, Otto, and Cook, Kenneth C., Lending to Chiropractors, Aug. 1993

Grace, Eugene P., *Issues in Lending*...How the Americans with Disabilities Act Will Affect Lending, Dec. 1992

Grayson, Donna P., Health Care: Impact of New Medicare Reimbursement Regs on Physicians and Lenders, Mar. 1993

Griswold, Janelle, Lending to Food Wholesalers, Oct. 1992

Gubman, Irwin L., and Nassberg, Richard T., The Quest for Lender Value: Controlling Legal Costs, Dec. 1992

H

Hamm, Richard A., Using a Disclosure Checklist to Increase the Value of Interim Statements, Sept. 1992

Harrison, William B., and Wood, D. Robley, Training and Evaluating Small Business Lenders in Large Banks, May 1993

Horn, Charles M., and Smith, Brian W., *Issues in Lending*...Fair Lending Laws: Preparing for Compliance and Examination, June 1993

J

Jen, Frank C., Danger: Riskier Loans Ahead, April 1993

Johnson, Lloyd P., The Road Less Traveled: Restoring Commercial Lending to Profitability, Nov. 1992

K

Katter, Andrea, The North American Free Trade Agreement and the Banking Industry, Dec. 1992

Kester, George W., Why Borrowers Become Profit Rich and Cash Poor, Oct. 1992

Kramer, Mark C., and Neihengen, Raymond M., Analysis of Finance Company Ratios in 1991, Sept. 1992

L

Labovitz, Irving D., *Issues in Lending*...Countering Fraudulent Conveyance and Voidable Preference Concerns in LBOs, Mar. 1993

Larr, Peter, and Stampleman, Arthur, Concepts of Portfolio Management, Part 1: Measuring and Controlling Risk, June 1993

Larr, Peter, and Stampleman, Arthur, Concepts of Portfolio Management, Part 2: Understanding and Using the Model, Aug. 1993

Laudeman, Mark, and Barzilay, Amos, *Technology Update*...Automating Early Warning Detection, April 1993

Lawder, Keith E., and Morison, T. Lincoln, Redefining or Revamping Credit Culture, July 1993

Littmann, David L., What Do the Coming Months Hold for the Midwest?, Nov. 1992

M

May, Josepth W., Staying Focused with the Five Ps of Credit, July 1993

McGovern, John, Why Bad Loans Happen to Good Banks, Feb. 1993

McMahon, Michael P., Lending to the Mortgage Banking Industry, Dec. 1992

Morison, T. Lincoln and Lawder, Keith E., Redefining or Revamping Credit Culture, July 1993

Mueller, P. Henry, Risk Management and the Credit Culture: A Necessary Interaction, May 1993

N

Nassberg, Richard T., and Gubman, Irwin L. The Quest for Lender Value: Controlling Legal Costs, Dec. 1992

Neihengen, Raymond M., and Kramer, Mark C., Analysis of Finance Company Ratios in 1991, Sept. 1992

Newman, Perry B., Good Faith: How Much Communication Must You Have with a Guarantor?, April 1993

Newton, John P., Risk Hunt: A Bank Self-Risk Examination, April 1993
Neyens, Andrew W., and Neyens, Ruth Lane, Decision Tree Analysis: Formalizing the Workout Decision, Sept. 1992
Norris, George B., and Fletcher, Stuart, The Lender as the Additional Insured: Is Coverage Sufficient?, Nov. 1992

O

Oldham, Jerome S., The Lender's Plague: Contingent Liability Risk, April 1993

P

Parry, Robert T., Is the Sun Setting on the West Coast Economy?, June 1993
Pirok, Ken, *What If* ...Your Bank Does Not Use a Loan Committee?, Feb. 1993
Pomper, Sidney, S., and Calla, James J., Interest Rate Swaps: A Derivative Product for Portfolio Management, June 1993
Prykull, Kevin P., Credit Quality and the Lender-Initiated Credit Risk-Rating System, June 1993

R

Reik, John W., Improving Capital Expenditure Cash Flow Calculations, Mar. 1993
Rossman, Wil'iam J., Leadership in the 1990s, Nov. 1992
Ruland, William, Predicting Personal Cash Flow from Tax Returns, Dec. 1992
Rusch, Michael M., Improving Turnaround Results by Recognizing Psychological Factors, Jan. 1993

S

Saiki, Patricia, The Advantages of Making Loans with the SBA, Nov. 1992
Scholl, William C., Commercial Lenders Guide to Cash Management, Dec. 1992
Scranton, David F., *Issues in Lending*...Director Responsibility for Bank Credit Activities, Nov. 1992
Sharkady, Paul, and Christeson, Eric J., *Technology Update*...Reducing Delinquencies with Collection Software, Aug. 1993
Smith, Brian W., and Horn, Charles M., *Issues in Lending*...Fair Lending Laws: Preparing for Compliance and Examination, June 1993
Spagnola, Cynthia M., and Spagnola, Robert G., Total Quality Management in Commercial Lending, Feb. 1993
Spagnola, Robert G., and Spagnola, Cynthia M., Total Quality Management in Commercial Lending, Feb. 1993
Stampleman, Arthur, and Larr, Peter, Concepts of Portfolio Management, Part 1: Measuring and Controlling Risk, June 1993

Stampleman, Arthur, and Larr, Peter, Concepts of Portfolio Management, Part 2: Understanding and Using the Model, Aug. 1993
Strischek, Dev, *Spilled Milk*...A Frankly Monstrous Tale of a Loan Doomed to Fail, Oct. 1992

V

Vertin, Thomas, and Cochran, Robert Bruce, Lending to Biotech Firms, May 1993

W

Walker, Harry M., and Golden, Sam, The Ten Commandments of Commercial Credit: The Cs of Good and Bad Loans, Jan. 1993
Wallace, Josepth B., Lending to the Solid Waste Disposal Industry, June 1993
Weitman, David, and Chadwick, James C., Nontraditional Profit-Making Lending Techniques, Feb. 1993
Wendel, Charles B., Banking 2000, Jan. 1993
Wendel, Charles B., Commercial Lending 2000, Mar. 1993
Wendel, Charles B., Productivity and Profits during Periods of Slow Growth, June 1993
Wesley, David, Credit Administration: Lessons for Success, Aug. 1993
Whitaker, Julie A., Guidelines for Structuring Loans, May 1993
Wick, Thomas M., Real Estate Basics for Commercial Lenders, July 1993
Wilburn, Nancy L., and Carpenter, Janice L., Effects of New Accounting Rules on Financial Statements, Nov. 1992
Wood, D. Robley, and Harrison, William B., Training and Evaluating Small Business Lenders in Large Banks, May 1993